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## Facsimile Cover Sheet

To: Commissioner for Patents for Examiner Clement B. Graham Group Art Unit 3628	Facsimile No.: 703/872-9306
From: Michele Morrow Legal Assistant to Francis Lammes	No. of Pages Including Cover Sheet: 24
Message:  Enclosed herewith: <ul style="list-style-type: none"><li>• Transmittal Document; and</li><li>• Response to Office Action.</li></ul>	
Re: Application No. 09/505,031 Attorney Docket No: RSW9-99-118	
Date: Wednesday, June 16, 2004	
Please contact us at (972) 367-2001 if you do not receive all pages indicated above or experience any difficulty in receiving this facsimile.	<i>This Facsimile is intended only for the use of the addressee and, if the addressee is a client or their agent, contains privileged and confidential information. If you are not the intended recipient of this facsimile, you have received this facsimile inadvertently and in error. Any review, dissemination, distribution, or copying is strictly prohibited. If you received this facsimile in error, please notify us by telephone and return the facsimile to us immediately.</i>

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**In re application of: Kracmer et al.**

**Serial No.: 09/505,031**

**Filed: February 16, 2000**

# For: Method and System for Identifying Teaser Surfers with Time Series Credit History

37945

PATENT TRADEMARK OFFICE  
CUSTOMER NUMBER

www.ck12.org

Group Art Unit: 3628

Examiner: **Graham, Clement B.**

Attorney Docket No.: RSW9-99-118

**Certificate of Transmission Under 37 C.F.R. § 1.8(a)**

I hereby certify this correspondence is being transmitted via facsimile to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, facsimile number (703) 872-9306, on June 16, 2004.

By:

Michele Morrow

**TRANSMITTAL DOCUMENT**

**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

Sir:

**ENCLOSED HERewith:**

- **Response to Office Action**

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

Respectfully submitted,

Stephen J. Walder, Jr.  
Registration No. 11 534

Registration No. 41,534

Duke W. Yee

*Registration No. 34,285*

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ATTORNEYS FOR APPLICANTS

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

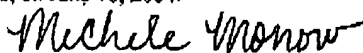
In re application: **Kraemer et al.**Serial No.: **09/505,031**Filed: **February 16, 2000**For: **Method and System for  
Identifying Teaser Surfers with Time  
Series Credit History**§  
§  
§  
§ Group Art Unit: **3628**  
§  
§ Examiner: **Graham, Clement B.**  
§  
§ Attorney Docket No.: **RSW9-99-118**  
§  
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By:



Michele Morrow

RESPONSE TO OFFICE ACTION

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

In response to the Office Action dated March 16, 2004, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of the claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 15 of this paper.